

**TELEFAX**AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently amended) A method of authorizing an electronic commerce transaction between a purchaser using a credit card, an on-line merchant, and a credit card company, said method comprising the steps of:

- receiving by a the merchant, a purchase request from the purchaser;
- obtaining by the merchant, the purchaser's credit card information;
- establishing a multi-party Session Initiation Protocol (SIP) session between the purchaser, the on-line merchant, and the credit card company;
- producing a bill by the merchant in the multi-party SIP session, said bill including the purchaser's credit card information;
- verifying the credit card information by the credit card company;
- taking an image of the purchaser with a Web camera;
- validating the purchaser's image by the credit card company;
- utilizing a whiteboard application to obtain the purchaser's signature;
- validating the purchaser's signature by the credit card company;
- utilizing an image recognition program to compare the image of the purchaser with a stored image of a valid cardholder; and
- approving the transaction upon positively verifying the credit card information and validating the purchaser's image and signature.

2. (Currently amended) The method of authorizing an electronic commerce transaction of claim 1 wherein the step of validating the image by the credit card company includes the steps of:

- storing in an image database, a processed image of a valid cardholder associated with the credit card; and
- ~~utilizing an image recognition program to compare the image of the purchaser with the stored image of the valid cardholder.~~

3. (Original) The method of authorizing an electronic commerce transaction of claim 1 wherein the step of validating the purchaser's signature by the credit card company includes the steps of:

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storing in a signature image database, a processed image of a signature of a valid cardholder associated with the credit card; and

utilizing an image recognition program to compare the signature of the purchaser with the stored image of the valid cardholder's signature.

4-6 (Canceled)

7. (Currently amended) The method of authorizing an electronic commerce transaction of claim [4] 1 further comprising, after the step of validating the purchaser's image by the credit card company, the step of rejecting the transaction upon determining that the purchaser's signature is not valid.

8-9 (Canceled)

10. (Previously amended) The method of authorizing an electronic commerce transaction of claim 1 further comprising, after the step of validating the purchaser's signature by the credit card company, the step of rejecting the transaction upon determining that the purchaser's image is not valid.

11. (Previously amended) A system for authorizing an electronic commerce transaction between a purchaser using a credit card, an on-line merchant, and a credit card company, said system comprising:

a server associated with the merchant for receiving a purchase request from the purchaser, and for obtaining the purchaser's credit card information;

a packet data network that connects the purchaser, the merchant, and the credit card company in a multi-party Session Initiation Protocol (SIP) session;

a Web camera for taking an image of the purchaser in response to the purchaser sending the purchase request to the merchant;

an image recognition program that validates the purchaser's signature by comparing the image of the purchaser's signature to an image of a valid cardholder's signature from the second database;

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a first database that stores valid credit card information, said valid credit card information being compared to the purchaser's credit card information to verify the purchaser's information;

a second database that stores processed images of valid cardholders, said images of valid cardholders being compared to the image of the purchaser to validate the purchaser's image;

a third database that stores processed images of valid cardholder signatures, said images of valid cardholder signatures being compared to the image of the purchaser's signature to validate the purchaser's signature; and

whereby the credit card company approves the transaction upon positively verifying the credit card information, and upon validating the purchaser's image and signature.

12-13 (Canceled)

14. (Previously amended) The system for authorizing an electronic commerce transaction of claim 11 wherein the packet data network includes a multicasting mechanism for establishing a multi-party SIP session between the purchaser, the merchant, and the credit card company in which information related to the transaction is sent to a multicast Internet Protocol (IP) address of a multicast group to which the purchaser, the merchant, and the credit card company belong.

15-18 (Canceled)

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